

About our services

Simply Loans & Mortgages
52 Grange Road West
Birkenhead
Merseyside
CH41 4DA

1. The Financial Services Authority (FSA)

The FSA is the independent Watchdog that regulates financial services. It requires us to give you this document. Please use this information to decide if our services are right for you.

2. What products do we offer?

Investments

- We select products from the whole market
- We only select products from a limited number of companies. **Ask us for a list of the companies and products we select from.**
- We only select products from a single company. **Ask us for a list of the products we select from.**
- We do not advise on investments, but can introduce you to another Appointed Representative of Personal Touch Financial Services Ltd, who will be able to select products from the whole market.

Mortgages

- We select Mortgages from the whole market
- We only select Mortgages from a limited number of lenders. **Ask us for a list of the lenders we select from.**
- We only select Mortgages from a single lender. **Ask us for a list of the products we select from.**
- We do not advise on Mortgages, but can introduce you to another Appointed Representative of Personal Touch Financial Services Ltd, who will be able to select products from the whole market.

2. What products do we offer? Continued

Lifetime mortgages and home reversion schemes

- We select Lifetime mortgages and home reversion schemes from the whole market
- We only select Lifetime mortgages and home reversion schemes from a limited number of lenders. **Ask us for a list of the lenders we select from.**
- We only select Lifetime mortgages and home reversion schemes from a single lender. **Ask us for a list of the products we select from.**
- We do not advise on Lifetime mortgages and home reversion schemes, but can introduce you to another Appointed Representative of Personal Touch Financial Services Ltd, who will be able to select products from the whole market.

Insurance

- We select products from a range of insurers for Life, Critical Illness Insurance and Permanent Health Insurance
- We only deal with products from a limited number of insurers for Accident Sickness and Unemployment, Domestic and Commercial Buildings and Contents. Ask us for a list of insurers and products we offer insurance from.

3. Which services will we provide you with?

Investment	Mortgage	Lifetime Mortgages	Insurance
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|--------------------------|-------------------------------------|--------------------------|-------------------------------------|
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

We will advise and make recommendations for you after we have assessed your needs.

You will not receive advice or recommendations from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed

4. What will you have to pay for our services?

Investments

Before providing you with advice, we will give you our key facts guide to the cost of our services.

Pure Protection Products

- No fee will be charged.

All other General Insurance

- No fee will be charged.

You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy.

Mortgages, lifetime mortgages and home reversion schemes

- No fee will be charged. We will however be paid commission by the lender.
- We will charge you Fixed Fees as detailed on the fee agreement as well as receiving commission from the lender on completion of the mortgage.
- We will charge you Fixed Fees as detailed on the fee agreement and will rebate commission received from the lender.

Fixed Fees

We will charge the fixed fees as follows:

Initial Personal Financial Review

Free

Extensive Product Research

Presentation and Recommendation Visit

Processing of application

Suitability Report detailing your current situation and suitable recommendations

Charge for additional work required for non-conforming mortgages and self certification mortgages

We will charge a total of 1% of the loan amount for the services outlined above

Where we intend to charge a fee for the services detailed above or rebate commission we will confirm this to you in advance by written agreement

If we charge you a fee, and your mortgage does not go ahead you will receive:

A full refund if the lender rejects your application

No refund if you decide not to take out a mortgage

No refund if you decide not to take out the mortgage after the application has been completed

You will receive a key facts illustration when considering a particular mortgage which will tell you any fees relating to it.

5. Who regulates us?

Simply loans and Mortgages is an appointed representative of Personal Touch Financial Services Ltd which is authorised and regulated by the Financial Services Authority. Personal Touch Financial Services Ltd FSA Register number is 187834.

Personal Touch Financial Services Ltd is permitted to advise on and arrange transactions in Investment and Pension policies, mortgages, lifetime mortgages and general insurance .

You can now check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Home Reversion Schemes are not regulated by the FSA

6. What to do if you have a complaint

If you wish to register a complaint, please contact:

In Writing – The Compliance Manager, Personal Touch Financial Services Ltd., Cheshire House, High Street, Knowle, B93 0LL

By Phone – 0870 990 8512

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. The Financial Ombudsman Service does not consider complaints about home reversion schemes.

7. Are you covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Investment

Most types of investment business are covered for 100 per cent of the first £30,000 and 90 per cent of the next £20,000 so maximum compensation is £48,000.

Insurance

Insurance advising and arranging is covered for 100 per cent of the first £2,000 and 90 per cent of the remainder of the claim, without any upper limit.

Mortgages, Lifetime mortgages and home reversion schemes

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000. Home reversion schemes are not covered by the FSCS.

Further information about compensation scheme arrangements is available from the FSCS.

Terms of Business

Instructions: If at any time you wish to give us instructions relating to any forms of business, or alternatively, if you wish to terminate our business relationship, please inform us in writing, as this will ensure that no confusion arises between us. We will however, accept oral instructions, which we will then confirm to you in writing. Written instructions to terminate our business relationship may be given to us at any time without penalty by either party.

Records: We shall supply on demand to you copies of contract notes and any other evidence of transactions together with copies of any relevant records retained in respect of you, which are kept manually or electronically. You may inspect, during business hours and having given us reasonable notice of your wish to do so, records retained in respect of you. We undertake to maintain such records for a period of six years from the date of each transaction.

Client Money

WE DO NOT HANDLE CLIENT MONEY

We never handle cash and will not accept a cheque made out to us (unless it is a cheque in settlement of broker fees for which we have sent you an invoice)

Registration of Business Documents of Title: We will register all business in your name unless otherwise agreed in writing. All contract notes and documents of title in respect of your financial transactions will be forwarded to you as soon as practicable after we receive them. Where a number of documents relating to a series of transactions are involved the number of documents will normally be retained by us until the series is complete. All documents will be immediately logged in a register when received or issued.

Professional Indemnity Insurance: We confirm that we maintain Professional Indemnity Insurance for your protection in the event of negligence.

Conflict of Interest: We offer Independent Advice, but occasions can arise where we, or one of our other customers, will have some form of interest in business, which we are transacting for you. If this happens, or we become aware that our interests or those of one of our other customers conflict with your interest, we will inform you and obtain your consent before we carry out your instructions.

Data Protection Act: The personal and financial information provided will be used in assisting your independent financial adviser in offering you the best advice as required by the Financial Services and Markets Act 2000. The personal data provided will be stored and used in accordance with the Data Protection Act 1998.

Data Subject Access Request - under the act, we will not pass on your personal data to any other companies without your consent unless in relation to your Financial Planning application or requirement by law.

You have a right to have access to all information, which Personal Touch Financial Services Ltd hold regarding yourselves, to receive this information a written request must be received including a £10 fee made payable to Personal Touch Financial Services Ltd.